

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE: Stephanie Ann Sterling
1150 Gabrielle Elaine Dr #312
Columbus, OH 43228

Case No: 21-53787

Chapter 13

Judge: C KATHRYN PRESTON

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY**

The Case was commenced on November 17, 2021.

The plan was confirmed on January 26, 2022.

The Case was concluded on March 01, 2023.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have cleared the Trustee's Account. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

NOTICE OF DISMISSAL AFTER CONFIRMATION. THE SUBJECT CASE HAS BEEN DISMISSED.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 8,883.35

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 2.00%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	AMOUNT PAID INTEREST	BALANCE DUE
AMERICAN CREDIT ACCEPTANCE 00001 Unsecured	0.00	0.00	0.00	0.00
AMERICAN ELECTRIC POWER 00004 Unsecured	4.73	0.00	0.00	4.73
American Express National Bank 00005 Unsecured	18.50	0.00	0.00	18.50
Amex/DSNB 00006 Unsecured	Not filed	0.00	0.00	0.00
Aspen Dental 00007 Unsecured	Not filed	0.00	0.00	0.00
AT&T 00008 Unsecured	Not filed	0.00	0.00	0.00
Baptist Health Lexington 00009 Unsecured	Not filed	0.00	0.00	0.00
Blue Grass Energy 00010 Unsecured	Not filed	0.00	0.00	0.00
BMW Bank of North America 00011 Unsecured	307.34	0.00	0.00	307.34

NAME OF CREDITOR/ CLAIM NUMBER		AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	AMOUNT PAID INTEREST	BALANCE DUE
CB Indigo 00012	Unsecured	Not filed	0.00	0.00	0.00
Chase Bank 00013	Unsecured	Not filed	0.00	0.00	0.00
Comenity Bank 00014	Unsecured	Not filed	0.00	0.00	0.00
Commonwealth Credit Union 00015	Unsecured	56.71	0.00	0.00	56.71
CONSUMER PORTFOLIO SERVICES 00016	Unsecured	Surrendered	0.00	0.00	0.00
Eagle Loan Company of Ohio Inc 00002	Secured-PMSI	2,655.31	2,655.31	92.29	0.00
Ehren W. Slagle 00018	Unsecured	Not filed	0.00	0.00	0.00
Elizabeth V. Westfall 00019	Unsecured	Not filed	0.00	0.00	0.00
EMP Of Franklin County 00020	Unsecured	Not filed	0.00	0.00	0.00
INTERNAL REVENUE SERVICE 00035	Unsecured	247.97	0.00	0.00	247.97
INTERNAL REVENUE SERVICE 00003	Priority (new)	23,266.05	62.08	0.00	23,203.97
Intercoastal Financial, LLC 00038	Unsecured	8.09	0.00	0.00	8.09
LVNV FUNDING LLC 00017	Unsecured	41.00	0.00	0.00	41.00
Macy's/DSNB 00022	Unsecured	Not filed	0.00	0.00	0.00
MERRICK BANK 00023	Unsecured	25.74	0.00	0.00	25.74
Midland Credit Management, Inc 00036	Unsecured	17.55	0.00	0.00	17.55
Ohio Health 00024	Unsecured	Not filed	0.00	0.00	0.00
Ohio Health Physicians 00025	Unsecured	Not filed	0.00	0.00	0.00
Ohio Health Primary Care Physicians 00026	Unsecured	Not filed	0.00	0.00	0.00
Plaza Services, LLC 00027	Unsecured	79.19	0.00	0.00	79.19
Progressive Direct Insurance Company 00028	Unsecured	Not filed	0.00	0.00	0.00
Quantum3 Group LLC 00037	Unsecured	16.34	0.00	0.00	16.34
State Of Ohio Department Of Taxation 00029	Unsecured	Not filed	0.00	0.00	0.00
Stephanie Ann Sterling 00000	Debtor Refund	0.00	0.00	0.00	0.00
Syncb/Belk 00030	Unsecured	Not filed	0.00	0.00	0.00
TBOM/Fortiva 00031	Unsecured	Not filed	0.00	0.00	0.00

NAME OF CREDTOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	AMOUNT PAID INTEREST	BALANCE DUE
Thomas Sterling, Jr. 00032 Unsecured	Not filed	0.00	0.00	0.00
United States Attorney General 00033 Unsecured	Not filed	0.00	0.00	0.00
US Department of Education/MOHELA 00021 Unsecured	4,210.43	0.00	0.00	4,210.43
WLCC Lending TLP 00034 Unsecured	Not filed	0.00	0.00	0.00
Debtor refund to be issued upon the approval of the Final Report and Account	728.50	728.50		

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	2,655.31	23,266.05	251,679.40	0.00	728.50	278,329.26
PRIN PAID	2,655.31	62.08	0.00	0.00	728.50	3,445.89
INT PAID	92.29	0.00	0.00	0.00		92.29
TOTAL PAID:						3,538.18

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
Mark Albert Herder	4,672.50	4,672.50

COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
554.22	0.00	118.45	672.67

Dated: 03/08/2023

/s/ Edward A. Bailey

EDWARD A. BAILEY TRUSTEE
550 POLARIS PARKWAY
SUITE 500
WESTERVILLE, OH 43082-7045
(614)436-6700

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE: Stephanie Ann Sterling
1150 Gabrielle Elaine Dr #312
Columbus, OH 43228

Case No: 21-53787

Chapter 13

Judge: C KATHRYN PRESTON

CERTIFICATION AND OPPORTUNITY TO OBJECT

/s/ Edward A. Bailey
EDWARD A. BAILEY TRUSTEE
550 POLARIS PARKWAY
SUITE 500
WESTERVILLE, OH 43082-7045
(614)436-6700

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE: Stephanie Ann Sterling
1150 Gabrielle Elaine Dr #312
Columbus, OH 43228

Case No: 21-53787

Chapter 13

Judge: C KATHRYN PRESTON

CERTIFICATE OF SERVICE

I hereby certify that on March 08, 2023, a copy of the foregoing Certification of Final Payment and Case History was served on the following registered ECF participants, electronically through the court's ECF System at the email address registered with the court:

Asst. U.S. Trustee
Edward A. Bailey
Mark Albert Herder

and on the following by **ordinary U.S. Mail** addressed to:

Stephanie Ann Sterling
1150 Gabrielle Elaine Dr #312
Columbus, OH 43228

See Creditor Matrix
All Creditors and Parties in Interest

BMW Bank of North America AIS Portfolio Services, LP 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 731180000	American Express P.O. Box 650448 Dallas, TX 752650448	CKS Financial Rep For TBOM/Fortiva Po Box 2856 Chesapeake, VA 233272856
Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 235410000	American Express P.O. Box 6618 Omaha, NE 681050618	CPS Inc. Po Box 57071 Irvine, CA 926195707
AEP Ohio 850 Tech Center Dr. Gahanna, OH 432306605	American Express P.O. Box 981537 El Paso, TX 799981537	CPS, Inc PO Box 98753 Phoenix, AZ 850380000
AEP Ohio Attn. Bankruptcy Dept. 1 AEP Way Hurricane, WV 255260000	American Express PO Box 297871 Fort Lauderdale, FL 333290000	Chase Bank 800 Brooksedge Blvd. Westerville, OH 430810000
AEP Ohio PO BOX 371496 Pittsburgh, PA 152507496	American Express Bank 200 Vesey Street New York, NY 102850000	Chase Bank PO Box 15298 Wilmington, DE 198505145
AMEX/DSNB 9111 Duke Blvd. Mason, OH 450408999	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 193550701	Chase Bank PO Box 659754 San Antonio, TX 782659754
AT&T Dept 98696 PO Box 1259 Oaks, PA 194560000	Aspen Dental PO Box 1578 Albany, NY 122010000	Comenity Bank Bankruptcy Dept. PO Box 182125 Columbus, OH 432182125
AT&T PO Box 8100 Aurora, IL 605078100	Asst US Trustee (Col) Office of the US Trustee 170 North High Street Suite 200 Columbus, OH 432150000	Comenity/Victoria's Secret PO Box 659728 San Antonio, TX 782659728
AT&T Payment Processing Center PO Box 55126 Boston, MA 022050000	BMW Financial Services 5550 Britton Parkway PO Box 2071996 Hilliard, OH 430267456	Commonwealth Credit Union 417 High Street Frankfort, KY 406012165
AT&T Midwest 208 South Akard Street Dallas, TX 752020000	BMW Financial Services PO Box 3608 Dublin, OH 430160000	Commonwealth Credit Union PO Box 978 Frankfort, KY 406020978
Affiliate Asset Solutions, LLC Rep for EMP of Franklin County LTD 145 Technology Parkway NW, SUite 100 Norcross, GA 300922913	BMW Financial Services Attn Customer Account 5550 Britton Parkway Hilliard, OH 430260000	Consumer Portfolio Services 19500 Jamboree Rd, Suite 500 Irvine, CA 926120000
American Credit Acceptance 3741 S. Nova Road Port Orange, FL 321294233	Baptist Health Lexington 1740 Nicholasville Rd Lexington, KY 405030000	Consumer Portfolio Services PO Box 57071 Irvine, CA 926197071
American Credit Acceptance 961 E Main St, 2nd Floor Spartanburg, SC 293020000	Blue Grass Energy 327 Sea Biscuit Way Cynthiana, KY 410310000	Credit Bureau Systems Rep for Baptist Health Lexington 2541 Sir Barton Way Lexington, KY 405780000
	CB Indigo PO Box 4499 Beaverton, OR 970760000	Credit One Bank PO Box 60500 City Of Industry, CA 917160500

Credit One Bank PO Box 98872 Las Vegas, NV 891930000	Fedloan Servicing Credit Po Box 60610 Harrisburg, PA 171060610	Lakireddy Dental, LLC 1501 Hilliard Rome Road Columbus, OH 432280000
Credit One Bank PO Box 98873 Las Vegas, NV 891938873	Fortiva Credit Card PO Box 650847 Dallas, TX 752650847	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 296030368
Doctors Hospital PO Box 182143 Columbus, OH 432182143	Fortiva MC/TBOM 5 Concourse Parkway, Suite 400 Atlanta, GA 303280000	Macys/DSNB PO Box 8218 Mason, OH 450400000
Doctors Hospital/Ohio Health 5350 Frantz Road Dublin, OH 430160000	Galaxy International Purchasing LLC Rep for TBOM/Fortiva 4730 S Fort Apache Rd Ste 300 Las Vegas, NV 891477947	Macys/FDSB 9111 Duke Blvd. Mason, OH 450400000
ECMC 1 Imation Pl Oakdale, MN 551280000	Genesis FS Card Services PO Box 4477 Beaverton, OR 970760000	Merrick Bank PO Box 1500 Draper, UT 840200000
ECMC Lockbox 8682 PO Box 75848 #8682 St. Paul, MN 551750000	Great Lakes Educational Loan Services 2401 International POB 7859 Madison, WI 537043192	Merrick Bank PO Box 30537 Tampa, FL 336303537
EMP Of Franklin County 4535 Dressler Rd. NW Canton, OH 447182545	Intercoastal Financial, LLC 7954 Transit Rd. #144 Williamsville, NY 142210000	Merrick Bank PO Box 660175 Dallas, TX 752660175
EMP Of Franklin County, LTD PO Box 14000 Belfast, ME 049154033	Internal Revenue Service PO Box 7346 Philadelphia, PA 191010000	Merrick Bank PO Box 660702 Dallas, TX 752660702
Eagle Loan Company Of Ohio, Inc. 1940 Baltimore-Reynoldsburg Road Reynoldsburg, OH 430680000	Internal Revenue Service PO Box 7346 Philadelphia, PA 191017346	Midland Credit Management, Inc. PO Box 2037 Warren, MI 480900000
Eagle Loan Company Of Ohio, Inc. 5055 Roberts Road Hilliard, OH 430260000	Internal Revenue Service PO Box 802501 Cincinnati, OH 452800000	Navient PO Box 9533 Wilkes-Barre, PA 187730000
Eagle Loan Company Of Ohio, Inc. PO Box 54927 Cincinnati, OH 452540000	Internal Revenue Service PO Box 931200 Louisville, KY 402931200	Navient PO Box 9635 Wilkes-Barre, PA 187739635
Ehren W. Slagle Rep for Thomas J. Sterling, Jr. 351 West Nationwide Boulevard Columbus, OH 432150000	Internal Revenue Service SB/SE, Insolvency Room 1150 31 Hopkins Plaza Baltimore, MD 212012852	Navient-Department Of Education PO Box 740351 Atlanta, GA 303740000
Elizabeth V. Westfall 150 E. Mound Street, Suite 206 Columbus, OH 432150000	JP Recovery Services Rep For OhioHealth Physicians 2022 Center Ridge Rd, Suite 370 Rocky River, OH 441163501	Nelnet Loan Services 3015 South Parker Road Suite 425 Aurora, CO 800140000
Fed Loan Servicing PO Box 60610 Harrisburg, PA 171060610	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 296030587	Ohio Department Of Taxation PO Box 182402 Columbus, OH 432182402
Fed Loan Servicing PO Box 69184 Harrisburg, PA 171060000		

Ohio Department of Taxation
Compliance Division
P.O. Box 182402
Columbus, OH 432182402

Ohio Health
5350 Frantz Road
Dublin, OH 430164259

Ohio Health
PO Box 182140
Columbus, OH 432180000

Ohio Health
PO Box 183221
Columbus, OH 432180000

Ohio Health
PO Box 183221
Columbus, OH 432183221

Ohio Health
Rep For Grant Medical Center
PO Box 182140
Columbus, OH 432180000

Ohio Health Physician Group Inc
180 East Broad Street
Columbus, OH 432150000

Ohio Health Physician Group Inc
L 3061
Columbus, OH 432600000

Ohio Health Physicians
PO Box 183221
Columbus, OH 432183221

Ohio Health Primary Care Physicians
4343 All Seasons Drive,
Suite 220
Hilliard, OH 430260000

Ohio Health Primary Care Physicians
Attn: OPG Billing
5350 Frantz Rd.
Dublin, OH 430164259

OhioHealth Physician Group LLC
41 S. High St., Suite 25
Columbus, OH 432150000

Online Information Svcs
Rep For Blue Grass Energy
PO Box 1489
Winterville, NC 285900000

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 235410000

Pendrick Capital Partners, LLC
Rep for EMP of Franklin County
1714 Hollinwood Drive
Alexandria, VA 223070000

Personify Financial
PO Box 208417
Dallas, TX 753200000

Personify Financial
PO Box 500650
San Diego, CA 921500000

Plaza Services, LLC
PO BOX 1931
Burlingame, CA 940110000

Progressive Direct Insurance Company
P.O. Box 31260
Tampa, FL 336310000

Progressive Direct Insurance Company
P.O. Box 512929
Los Angeles, CA 900510000

Quantum3 Group LLC as agent for
Galaxy International Purchasing LLC
PO Box 788
Kirkland, WA 980830788

Revco Solutions
Rep for Doctors Hospital/OhioHealth
Po Box 163279
Columbus, OH 432163279

State Of Ohio Department Of Taxation
4485 Northland Ridge Blvd
Columbus, OH 432290000

State Of Ohio Department Of Taxation
750 Cross Pointe Road
Columbus, OH 432300000

State Of Ohio Department of Taxation
30 East Broad Street, 22nd Floor
Columbus, OH 432150000

Syncb/Belk
PO Box 965005
Orlando, FL 328960000

TBOM/Fortiva
PO Box 105555
Atlanta, GA 303485555

Thomas Sterling, Jr.
4540 West 158th Street
Cleveland, OH 441350000

US Department of Education
PO Box 82561
Lincoln, NE 685010000

US Department of Education/MOHEDA
633 Spirit Drive
Chesterfield, MO 630050000

US Dept Of Education/GLELSI
PO Box 7860
Madison, WI 537070000

United States Attorney General
303 Marconi Blvd., 2nd Floor
Columbus, OH 432150000

United States Attorney General
950 Pennsylvania Avenue NW
Washington, DC 205300000

Us Department Of Education
2401 International POB 7859
Madison, WI 537040000

WLCC Lending TLP
DBA WLCC TLP
1 Wakpamni Lake Road
Batesland, SD 577160000

Edward A. Bailey
Edward A. Bailey - Chapter 13 Trustee
550 Polaris Parkway
Ste 500
Westerville, OH 430820000

Mark Albert Herder
1031 East Broad Street
Columbus, OH 432050000

Stephanie Ann Sterling
1150 Gabrielle Elaine Drive
Apartment 312
Columbus, OH 432280000